

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

RANDY A. RAPCHAK
LISA A. RAPCHAK
Debtor(s)

Case No. 17-21045JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/20/2017.
- 2) The plan was confirmed on 05/30/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/11/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/30/2021.
- 6) Number of months from filing or conversion to last payment: 48.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,096.00.
- 10) Amount of unsecured claims discharged without full payment: \$42,271.30.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$80,565.00
Less amount refunded to debtor	\$13,819.50

NET RECEIPTS: **\$66,745.50**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$6,580.95
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,763.57
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$10,344.52**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCED DISPOSAL	Unsecured	143.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	477.26	477.26	477.26	0.00
BANK OF AMERICA NA**	Unsecured	26,906.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	26,472.00	43,665.24	0.00	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	725.00	724.75	724.75	724.75	0.00
CITIBANK NA**	Unsecured	9,182.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	966.00	NA	NA	0.00	0.00
FOUNDATION RADIOLOGY GROUP P	Unsecured	24.00	NA	NA	0.00	0.00
FRAZIER SD & NEWELL BOROUGH (I	Priority	332.82	NA	332.82	332.82	0.00
FRAZIER SD & NEWELL BOROUGH (I	Priority	1,839.85	NA	1,839.85	1,839.85	0.00
FRAZIER SD (NEWELL BORO) (PERC	Unsecured	146.00	NA	NA	0.00	0.00
FRAZIER SD (NEWELL BORO) (PERC	Unsecured	146.00	NA	NA	0.00	0.00
IMAGE TIME INC	Secured	6,231.32	NA	6,231.32	6,231.32	532.09
INTERNAL REVENUE SERVICE*	Priority	1,164.30	1,041.61	1,041.61	1,041.61	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	291.72	291.72	291.72	0.00
JEFFERSON PAIN & REHAB CENTER	Unsecured	175.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	2,466.00	NA	NA	0.00	0.00
LABCORP OF AMERICA HOLDINGS	Unsecured	41.30	NA	NA	0.00	0.00
MIDLAND FUNDING	Secured	22,129.60	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	575.00	574.83	574.83	574.83	0.00
MIDLAND FUNDING LLC	Unsecured	966.00	965.67	965.67	965.67	0.00
MONONGAHELA VALLEY HOSPITAL	Unsecured	936.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	327.00	283.81	283.81	283.81	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	13.15	13.15	13.15	0.00
PARTNERS IN NEPHROLOGY	Unsecured	30.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
PNC BANK NA	Secured	48,430.00	45,741.52	2,813.73	2,813.73	0.00
PNC BANK NA	Secured	0.00	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	822.00	986.80	986.80	986.80	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	476.00	874.71	874.71	874.71	0.00
ROHLAND PRATT ROHLAND ASSOCI	Unsecured	157.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SPECIALIZED LOAN SERVICING LLC ^s	Secured	39,464.00	45,334.14	0.00	31,578.50	0.00
SPECIALIZED LOAN SERVICING LLC ^s	Secured	0.00	6,838.36	6,838.36	6,838.36	0.00
SYNCHRONY BANK	Unsecured	573.00	NA	NA	0.00	0.00
UNIONTOWN HOSPITAL	Unsecured	244.00	NA	NA	0.00	0.00
UNIONTOWN HOSPITAL	Unsecured	136.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$2,813.73	\$34,392.23	\$0.00
Mortgage Arrearage	\$6,838.36	\$6,838.36	\$0.00
Debt Secured by Vehicle	\$6,231.32	\$6,231.32	\$532.09
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$15,883.41	\$47,461.91	\$532.09
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,498.09	\$3,498.09	\$0.00
TOTAL PRIORITY:	\$3,498.09	\$3,498.09	\$0.00
GENERAL UNSECURED PAYMENTS:	\$4,908.89	\$4,908.89	\$0.00

Disbursements:

Expenses of Administration	<u>\$10,344.52</u>	
Disbursements to Creditors	<u>\$56,400.98</u>	
TOTAL DISBURSEMENTS :		<u>\$66,745.50</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/22/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.